



Tips for fighting auto insurance rip-offs

Michigan law requires no-fault insurance.

1. Get several price quotes – shop around for the best rates.
2. You may contact any company or agent selling insurance in Michigan and ask for a quote
3. You don't have to live in the area in which the agent is located to get a policy from a company he or she represents.
4. Look for auto insurance agents online, in the phone book, or get references for agents from friends.
5. If you have any problems or suspect something's wrong when you are shopping for insurance, contact the Michigan Department of Insurance and Financial Services, Office of Customer Services at 877-999-6442 or submit a complaint online – information is available at www.michigan.gov/difs.

If you hear an auto insurance agent say any of the following things, walk away.

1. We do not write in that area.
2. We are not taking any new customers.
3. We do not have an agent in your area.
4. We cannot write your auto insurance unless you insure your home with us.
5. You are not eligible for a policy with our company (no explanation of ineligibility is provided), but we can place you with the Michigan Auto Insurance Placement Facility.

Beware of Insurance Fraud

1. When shopping for insurance on the Internet, check that the website is secure. Look for the lock icon (typically in the address bar) or a URL that begins "https:" and never provide personal data if you don't trust the site.
2. Be wary of people selling insurance door-to-door and over the telephone.
3. Be suspicious if, after an accident, a stranger contacts you to offer "quick cash" or recommends a particular attorney or health care provider. Report the incident to your police department.
4. Don't give your insurance identification numbers to companies you don't know.
5. If you are in an accident, take pictures of the damage and the people involved. Ask for names, insurance information, telephone numbers, and driver's license information from all those involved. Getting contact information from any witnesses is also a good idea.